## Case 18-12420-amc Doc 13 Filed 04/26/18 Entered 04/27/18 01:06:01 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: James W. Ryan, Jr. Joyel Ryan Debtors Case No. 18-12420-amc Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: Apr 24, 2018 Form ID: 309I Total Noticed: 55

Notice by fir	rst class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 26, 2018.	
db/jdb	+James W. Ryan, Jr., Joyel Ryan, 38 Green Lynne Drive, Levittown, PA 19057-3223
14089528	AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287
14089525	Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
14089526 14089527	Alltran Financial LP, P.O. Box 610, Sauk Rapids, MN 56379-0610
14089534	+Angie Thapoung, Manager, Asset Recovery, 3 Friends Lane, Newtown, PA 18940-3426 +Comprehensive Care Medical Assoc, 1205 Langhorne Newtown Rd, Ste 309,
11005551	Langhorne, PA 19047-1222
14089536	+Convergent Outsourcing/Verizon Wireless, 800 SW 39th St, Renton, WA 98057-4975
14089537	Credit Services/Retro Fitness, Lanesuite 200, Piscataway, NJ 08854
14089538	Dynamic Recovery Services, P.O. Box 25759, Greenville, SC 29616-0759
14089540	+Elan Financial ServicesVacation Break, P.O. Box 108, St Louis, MO 63166-0108
14089541 14089542	Emergency Care Services Of PA, P.C., PO Box 740021, Cincinnati, OH 45274-0021
14089542	+Emergency Services of Lower Bucks, 501 BAth Road, Bristol, PA 19007-3101 Illinois Tollway, P.O. Box 5544, Chicago, IL 60680-5544
14089549	Joseph J Devenuto Jr PC, 485 North Main St, Doylestown, PA 18901-3403
14089550	+KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street,
	Philadelphia, PA 19106-1538
14089553	+LVNV Funding/Web Bank, P.O. Box 1269, Greenville, SC 29602-1269
14089552	+Lower Bucks County joint Municipal Autho, 7811 New Falls Road, Levittown, PA 19055-1014
14089554 14089558	+Middletown Anesthesia, 1201 Langhorne Newtown Rd, Langhorne, PA 19047-1201 North Shore Agency-NBW/Bradford Exchange, P.O. Box 9205, Old Bethpage, NY 11804-9005
14089559	+One Main Financial, Levittown Town Center, 187 Kenwood Dr N, Ste C,
11000000	Levittown, PA 19055-2460
14089562	PECO Energy, PO Box 13436, Philadelphia, PA 19162-0439
14089560	+Patricia Ryan, 38 Green Lynne Dr, Levittown, PA 19057-3223
14089563	+Pennsylvania Turnpike Commission, Violations Processing Center, 300 East Park Dr,
14000564	Harrisburg, PA 17111-2729
14089564	Phillips & Cohen, Mail Stop 661, 1004 Justison St, Wilmington, DE 19801-5148 RMCB/Lenox Corp, P.O. Box 1235, Elmsford, NY 10523-0935
14089567 14089566	+Retro Fitness, 4595 New Falls Rd, Levittown, PA 19056-3004
14089569	St Mary Medical Center, P.O. Box 822679, Philadelphia, PA 19182-2679
14089570	Verizon, P.O. Box 650584, Dallas, TX 75265-0584
14089571	X-Out, P.O. Box 2011, Harlan, IA 51593-0226
-	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty	E-mail/Text: blackslaw@comcast.net Apr 25 2018 02:06:34 STANTON M. LACKS, Lacks & Associates, 3220 Tillman Drive, Suite 114, Bensalem, PA 19020
tr	+E-mail/Text: bncnotice@ph13trustee.com Apr 25 2018 02:07:46 WILLIAM C. MILLER, Esq.,
	Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	E-mail/Text: bankruptcy@phila.gov Apr 25 2018 02:07:20 City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICEl@state.pa.us Apr 25 2018 02:06:49 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
	Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 25 2018 02:07:16 U.S. Attorney Office,
3	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 25 2018 02:07:06 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14000500	
14089529	EDI: TSYS2.COM Apr 25 2018 05:58:00 Barclays Bank Of DE, P.O. Box 8803,
14089530	Wilmington, DE 19899-8803 +E-mail/Text: bankruptcy@cavps.com Apr 25 2018 02:07:14 Calvary Portfolio Svcs/HSBC,
11000550	500 Summit Lake Dr, Ste 4A, Valhalla, NY 10595-2323
14089531	+EDI: CAPITALONE.COM Apr 25 2018 05:58:00 Capital One, P.O. Box 30281,
	Salt Lake City, UT 84130-0281
14091532	+E-mail/Text: bankruptcy@cavps.com Apr 25 2018 02:07:14 Cavalry SPV I, LLC,
14000522	500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
14089533	EDI: WFNNB.COM Apr 25 2018 05:58:00 Comenity Bank / Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
14089535	+EDI: CONVERGENT.COM Apr 25 2018 05:58:00 Convergent Outsourcing/Stonebury, 800 SW 39th St,
11003333	Renton, WA 98057-4975
14089543	EDI: AMINFOFP.COM Apr 25 2018 05:58:00 First Premier Bank, P.O. Box 5529,
	Sioux Falls, SD 57117-5529
14089544	+EDI: AMINFOFP.COM Apr 25 2018 05:58:00 First Premier Bank, 3820 N Louise Ave,
14000545	Sioux Falls, SD 57107-0145
14089545 14089547	EDI: CBS7AVE Apr 25 2018 05:58:00 Homevisions, 1112 7th Ave, Monroe, WI 53566-1364 E-mail/Text: jmerrill@inspirefcu.org Apr 25 2018 02:07:56 Inspire Federal Credit Union,
1400234/	2104 Bath Road, Bristol, PA 19007
14089548	EDI: JEFFERSONCAP.COM Apr 25 2018 05:58:00 Jefferson Capital, 16 Mcleland Rd,
	Saint Cloud, MN 56303-2198
14089551	EDI: CBSKOHLS.COM Apr 25 2018 05:58:00 Kohl's/Capital One, P.O. Box 3115,
	Milwaukee, WI 53201-3115

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21201100,0	Form ID: 3091	Total Noticed: 55	2400 110V4 11F1 21, 2010
Notice by (continued		to the following persons/entities by th	e Bankruptcy Noticing Center
14089555	+EDI: MID8.COM Apr 25 2018 09 San Diego, CA 92108-2709	5:58:00 Midland Funding, 2365 Nor	thside Drive,
14089556	+EDI: MID8.COM Apr 25 2018 09 San Diego, CA 92123-2255	5:58:00 Midland Funding/Fingerhunt,	8875 Aero Dr, Ste 200,
14089557	EDI: NAVIENTFKASMSERV.COM A Wilkes-Barre, PA 18773-953	or 25 2018 05:58:00 Navient, P.O.	Box 9533,
14089561	+E-mail/Text: bankruptcygroup 2301 Market Street, Phila	p@peco-energy.com Apr 25 2018 02:06:45 adelphia, PA 19103-1380	PECO,
14090717	+EDI: PRA.COM Apr 25 2018 05 Norfolk, VA 23541-1021	:58:00 PRA Receivables Management,	LLC, PO Box 41021,
14089565	+EDI: PRA.COM Apr 25 2018 05 120 Corporate Boulevard,	:58:00 Portfolio Recovery/Synchrony Norfolk, VA 23502-4952	Bank,
14089568		n@spservicing.com	T 84165-0450
14089539	EDI: USBANKARS.COM Apr 25 20 St Louis, MO 36166-9801	018 05:58:00 Elan Financial Service	s, P.O. Box 108,
			TOTAL: 26
14089532*	***** BYPASSED RECIPIENTS (undel:	iverable, * duplicate) ***** , Salt Lake City, UT 84130-0281	
11009332	ouploal one, to box 50201	5410 2410 0107, 01 01150 0201	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: dlv

District/off: 0313-2

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2018 at the address(es) listed below:

J. TODD BUCKLEY SAVARESE on behalf of Creditor Inspire Federal Credit Union todd@savareselaw.com, toddsav@verizon.net

STANTON M. LACKS on behalf of Joint Debtor Joyel Ryan blackslaw@comcast.net, lackssr67746@notify.bestcase.com

STANTON M. LACKS on behalf of Debtor James W. Ryan, Jr. blackslaw@comcast.net, lackssr67746@notify.bestcase.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Date Rcvd: Apr 24, 2018

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Information to identify the case:					
Debtor 1	James W. Ryan Jr.	Social Security number or ITIN xxx-xx-6660			
	First Name Middle Name Last Name	EIN			
Debtor 2	Joyel Ryan	Social Security number or ITIN xxx-xx-0356			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 4/12/18			
Case number: 18–12420–amc					

# Official Form 3091

### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

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1.	Debtor's full name	About Debtor 1: James W. Ryan Jr.	About Debtor 2: Joyel Ryan
2.	All other names used in the last 8 years		aka Joy Ryan
3.	Address	38 Green Lynne Drive Levittown, PA 19057	38 Green Lynne Drive Levittown, PA 19057
4.	<b>Debtor's attorney</b> Name and address	STANTON M. LACKS Lacks & Associates 3220 Tillman Drive, Suite 114 Bensalem, PA 19020	Contact phone 215–245–8440 Email: <u>blackslaw@comcast.net</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 4/24/18

For more information, see page 2

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Debtor James W. Ryan Jr. and Joyel Ryan

Case number 18-12420-amc

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	June 6, 2018 at 1:00 PM  The meeting may be continued or adjourned to a later	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
	Creditors may attend, but are not required to do so.	date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/5/18	
	deadlines.	<ul> <li>You must file:</li> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
		Deadline for all creditors to file a proof of clair (except governmental units):	n Filing deadline: 6/21/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 10/9/18	
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt believe that the law does not authorize an exemption claime may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of The hearing on confirmation will be held on: 6/26/18 at 10:00 AM, Location: Courtroom #5, 900 Market		
10	). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ac extend the deadline in this notice. Consult an attorney famili any questions about your rights in this case.		
11	1. Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, at the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		confirms it. You may object to confirmation of the olan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed.	oter 7. Debtors must file a list of property claimed as office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that	
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discla debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credi debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you mus bankruptcy clerk's office by the deadline. If you believ of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	e debts will not be discharged until all payments tors may never try to collect the debt from the ou want to have a particular debt excepted from the file a complaint and pay the filing fee in the te that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	